

# \$1.2 Million Loan from SBA Gives Health Club the Necessary Muscle to Expand

A \$1.2 million loan from the U.S. Small Business Administration (SBA) and Columbia Bank are providing all the muscle Chris Williams needs to expand his Glassboro-based health club.

Williams is the owner of the Four Seasons Health Spa. Thanks to the loan from the SBA, Williams is able to move from his current 15,000 square foot facility into a state-of-the-art 60,000 square foot health complex.

For Williams, his entry into the health and fitness business started in the 80's. After graduating from Virginia Tech with a degree in Engineering, Williams thought he would work part-time in the fitness industry until he could complete his Masters. While working for a chain of health clubs as a consultant, Williams was asked to go to Glassboro to help turn around a local health and fitness club. He was so successful with that task; he decided to purchase the business in 1985.

Williams started with a 7,000 square foot club, expanded to 9,000 square feet and eventually to 15,000 square feet. Over 19 years he has built a 20,000 membership at Four Seasons Health Spa with a staff of 25 employees.

In addition the health spa, Williams ventured into the fitness video business in 1989. He formed a partnership with Cathe Friedrich, who created the first step aerobics video ever made. The videos made some money, but it was difficult for Williams and Friedrich to find a distributor of the videos. That all changed with the advent of the Internet.

"I created a Web site for \$25 and



**SBA Muscle---**A \$1.2 million loan from the SBA and Columbia Bank gave Chris Williams owner of the Four Season Health Spa in Glassboro the necessary muscle to expand from a 15,000 square facility to a 60,000 square foot complex. The expansion will allow Williams to increase his staff from 25 to 100 full and part-time employees.

made \$645 the first day the site was up," said Williams. "I thought it was the best thing in the world. The Internet gave us the opportunity to level the playing field; we go right to the consumer."

This portion of the business had grown to the point, where a production studio was necessary to produce videos, DVDs and shows. Currently, Friedrich can be seen on Fit TV with her own show, and the Web site [www.cathe.com](http://www.cathe.com) is getting thousands of hits everyday. So with the video fitness business and health club busting at the seams, Williams felt it was time to expand. "In order to compete in this business, you have to be bigger and better," said Williams. "With new chains moving into the area, we had to build something that can compete. A great deal of thought went into this new complex."

So with the help of the SBA and Columbia Bank's \$1.2 million loan, Williams was able to build a Health Spa that can compete and then some.

The new facility includes a 10,000 square foot weight room; an indoor running track made of special rubber to cushion the impact of running; four aerobic rooms; a private women's workout room; saunas; six tanning beds and booths; 100 pieces of cardio equipment; a child care facility; a juice

bar/café; and a state-of-the-art production studio that will be used to produce videos, DVDs and future shows and programming.

The move will allow Four Seasons Health Spa to expand its hours from 5:30 a.m. to 11:00 p.m. Monday through Friday. The new facility will now include weekend hours, Saturday 8:00 a.m. to 8:00 p.m., and Sunday 9:00 a.m. to 6:00 p.m.

The new facility will also allow Williams to increase employment from its current 25 employees to about 100 full and part-time workers.

"This is what the SBA is all about," said SBA New Jersey District Director James A. Kocsi. "Giving small business owners, like Chris Williams, the opportunity to expand and grow their businesses. When you increase your payroll from 25 to 100 employees, then you begin to realize the impact that SBA loans have on the local economy. We are grateful to our partners at Columbia Bank for having the foresight to make a loan that gives so much back to the community."

According to Williams, sales at the new facility will increase eight-fold. "We now have a fitness complex that can compete on any level," said Williams. "The fact that we could create a production facility for the fitness video/DVD portion of the business is very exciting. We are moving in the direction of merging the two businesses together. Our long-term goal is to develop fitness programming for other health clubs."

And right now, Chris Williams has the necessary muscle to make it happen.